1	2	3	4	5	6	7	8
28.	U.A.E.	21.03	0.00	0.00	0.79	0.00	0.00
29.	U.S.A.	398.90	434.15	458.76	181.56	174.42	176.53
30.	Russian Federation	247.05	214.00	218.13	41.59	55.19	20.60
31.	United Kingdom	91.47	78.07	75.71	0.00	0.00	0.00
32.	Australia	0.00	0.00	1.11	0.21	0.45	0.63
	Total	2383.07	2760.60	2794.85	1373.93	1497.52	1387.43
	Grand Total	5469.37	6441.04	6547.31	4034.72	4414.23	4223.41

*This includes commitment charges.

Bank Branches Run by Women

2726. SHRIMATI BHAVNA BEN DEVRAJ BHAI CHIKHALIA: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has instructed all the commercial banks in the country to open the branches of banks run only by women;

(b) if so, the details thereof;

(c) the details of such banks opened in the country and the details of branches of various banks run only by the women in the country; and

(d) the steps taken by the Government to open more such branches in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) and (b) Reserve Bank of India have reported that they have not issued any instructions to commercial banks for opening of branches to be run exclusively by women.

(c) According to information available with Reserve Bank of India upto September 1996, the following bank branches were managed only by women.

Name of Bank	Location of branch
1. State Bank of Travancore	(i) Thiruvananthapuram, Kerala.
2. Syndicate Bank	(i) Karol Bagh, New Delhi.
	(ii) Seshadripuram, Bangalore.
3. Karur Vysya Bank Ltd.	(i) Anna Nagar, Chennai.

(d) It is for the banks concerned and not for the Government to take decisions regarding opening such branches.

Income Tax Exemption to Tribal Population

2727. SHRI. P. NAMGYAL: Will the Minister of FINANCE be pleased to refer to the reply given to Unstarred Question No. 3192 dated March, 14, 1997 and state:

(a) whether the 95% of the population of Ladakh has been declared scheduled tribe in the year 1989;

(b) if so, whether Clause (26) Section 10 of the Income Tax Act 1961 as defined in Clause (25) of Article 366 fo the Constitution of India is proposed to be made applicable to the tribal population of Ladakh;

(c) if so, whether the Government propose to grant exemption in income tax to the tribal population of Ladakh; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) Sir, there was no Scheduled Tribe in Jammu and Kashmir including Ladakh region prior to 1989. The Scheduled Tribes were declared as such for the first time in Jammu and Kashmir by the Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989. The 1991 Census was not conducted in Jammu and Kashmir and, therefore, the figures of Scheduled Tribes for Jammu and Kashmir including Ladakh region are not available as per this Census.

(b) and (c) No, Sir.

(d) The increase in the income tax exemption limit to Rs. 40,000 along with other tax benefits, i.e. (i) raising the ceiling of standard deduction in case of salaried taxpayers to Rs. 20,000 (ii) deduction upto Rs.15,000 under section 80L in respect of savings; and (iii) tax rebate under section 88 to the extent of Rs. 14,000, takes most of the persons in the lower and middle income groups residing anywhere in India out of the purview of the income tax. Due to this, as also due to sharp reduction in tax rates in the last budget, the Government is of the view that the large number of tax exemptions contained in Income tax Act, 1961 require to be phased out. Moreover, the experience with the income tax exemption contained in